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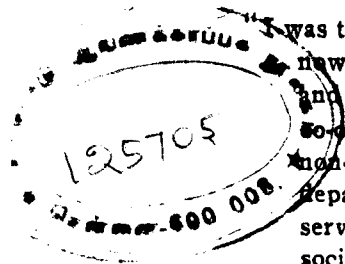
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The Shape of Things.

Audit.

It may be remembered the Vijiaraghavachari Committee on Co-operation suggested the separation of audit from administration and control. For some reason the recommendation was not acceptable to Government. As far as the non-official opinion is concerned, it is still insistent in making the demand for separation of audit from administration. We understand the present Registrar of Co-operative Societies is favourably disposed towards this reform and is now actually engaged in working out details. May we venture to suggest that non-official opinion should be given an opportunity to consider the details of the scheme and offer their suggestions before the scheme is finalised. As the objective of both the Department and the non-official co-operators is the same, there can be no objection for the proposed prior consultation. In this connection we shall reproduce below an extract from a communication of a veteran Co-operator, Sri T. Narayana Pillai, which undeniably supports the case for separation.



"I was the President of the Co-operative Wholesale Stores and now President of the Madura Weavers' Co-operative Society and I am also connected with several other non-credit co-operative institutions in the Madura district. Many non-credit organisations are now under the management of departmental officers, who were either taken on foreign service or lent to loan and sale societies. The audit of the societies is also done by the departmental staff who are mostly senior or junior inspectors. Auditors are not bold enough to bring to the notice of the President many of the shortcomings and defects for rectification. The auditors fear that the officers in charge of the societies may one day become their superiors and they will be against them if they point out the defects. I would, therefore, suggest that the Audit Department of non-credit societies be separated from the ordinary co-operative officers of the district and they should be completely under the control of the Joint Registrar and they should on no account be taken to the regular line of the Co-operative Department. If that is done, the audit would be free, independent and the defects found in the society could be rectified quickly. It is not possible to get a sufficient number of non-departmental agencies to audit such non-credit societies. Hence I suggest the above bifurcation into Audit Department and Administration Department."

A Valedictory Address.

Elsewhere we have reproduced the valedictory address delivered by Rao Bahadur Sri K. Subrahmanyam Naidu on the occasion of the Silver Jubilee celebration of the Andhra Desa Co-operative Union recently held at Rajahmundry. The address contains a rapid survey of the movement in the eleven districts of the Presidency and suggestions for its future growth. Taking rural credit, he pleads for expansion and reform of agricultural co-operative credit. That there is scope for the expansion of the credit movement is evident from the fact that there is still a large percentage of the population outside its fold. How best to attract more people so that the credit needs of the rural population may be catered to by the co-operatives must engage the serious attention of co-operators. Regimentation or compulsory membership is foreign to co-operation,

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for co-operation is essentially voluntary in character. It is the proper conduct of co-operatives and the real service rendered by them which should prove sufficient attractions to bring within its purview a larger percentage of the population. Therefore, it is necessary to examine what is wrong with our existing co-operatives to remove the defects noticed and so reform them as to prove efficient instruments of service to the community. Is the reform envisaged in the form of "Rural Banks" to which the address referred sufficiently attractive to secure increased membership? We have already examined the idea of "Rural Banks" and stated how they fall short of the requirements. We ventured also to commend the idea of multi-purpose societies as suggested by the Rayalaseema Co-operative Enquiry Committee. If it is necessary to change the basis to limited liability, we venture to state we should not hesitate to do so if thereby our purpose is achieved. The existence of unlimited liability need not stand in the way of reform and conversion of co-operatives into real multi-purpose co-operatives. Mr. Naidu quotes the Royal Commission on Agriculture for weighty objections against the constitution of multi-purpose societies. Much water has flowed under the bridge since the Commission reported and changing times demand changes suited to changing circumstances. If, as we believe, the proposed "Rural Banks" cannot effect much change in the working of the co-operatives without converting them into real multi-purpose co-operatives, we doubt very much if the other alternative of Agricultural Credit Corporations would satisfy the needs of the situation if it is remembered these corporations cannot be organised on an unlimited liability basis and that the liability of these must necessarily be limited. We have expressed these views prompted by the observations made in the address more to provoke thought, invite discussion than as an attempt to lay down the law.

Handloom Weaving.

It is pleasing to note from Sri Subrahmanyam Naidu's address that the weavers' co-operative societies have increased in number and their transactions are growing. He paid a well-deserved tribute to the Yemmiganur Weavers' Society and held it up as an example

for others to emulate. But in the plan the Government seem to have formulated for bringing all handlooms into the co-operative fold, we regret to notice that sufficient attention has not been paid to the needs of Rayalaseema. The Rayalaseema Co-operative Enquiry Committee recommended the appointment of a special staff to develop co-operative handloom weaving in Rayalaseema. But the districts of Rayalaseema have been tacked on to other regions and it is doubtful, due to distance and other circumstances, Rayalaseema will ever receive the attention that tract needs.

Co-operative Stores:

We are obliged to the Registrar of Co-operative Societies for the review of the working of the co-operative stores, primaries and wholesales, during the month of February 1947. There has been not only increase in membership but also in the share capital of the wholesale stores during February. The purchases also have increased though there is a fall in the sales. There is also a decided improvement in the percentage of sales to primary stores, being 45.2 per cent as against 34.3 per cent during January.

WHOLESALES.		JAN. 1947	FEB. 1947
Membership	...	9,916	10,013
		Rs. in lakhs.	Rs. in lakhs.
Share Capital	...	31.42	31.93
Purchases	...	120.50	125.29
Sales	...	151.04	130.83
PRIMARIES.			
Number of Primary Stores	...		1,584
Membership	...		4.97
		Rs. in lakhs.	Rs. in lakhs.
Share capital	...		83.23
Reserve Fund	...		19.83
Borrowings	...		79.68
Working capital	...	163.67	188.74
Purchases	...	124.83	128.36
Sales	...	124.92	128.23
CONSUMERS' GOODS.			
Purchases	...	2.30	3.12
Sales	...	2.37	2.10

The fall in sales points to defects in the sales organisation which are receiving serious attention. We plead for examination of the causes and their rectification.

Producers-cum-Consumers' Co-operatives.

We have more than once pointed out the defects of the producers-cum-consumers' Co-operatives and have pleaded that their organisation is unnecessary, uncalled for and their existence and working are a menace to the existing co-operatives. We now understand these new co-operatives are not also under the Registrar of Co-operative Societies either for administrative or audit purposes. We are at a loss to understand how it is proposed to link these with the existing co-operatives. Is it the intention of Government that these new co-operatives should be developed without any reference either to the past or the future development of the Movement in the Province? Is it also the desire of the Government that co-operatives which have been in existence for years and have rendered worthy service possible with the limited resources and opportunities, should be liquidated? Co-operators everywhere are somewhat bewildered at this deliberate plan of Government to sponsor a movement which is least co-operative either in conception or actual working. Elsewhere we have published the impressions of Sri T. Narayana Pillai gathered during his recent visit to the Circars. We commend them to the attention of co-operators and the authorities, as they come from one who approached the study of their working without any bias.

R. S. R.

A welcome decision.

We are gratified to learn that the Government have after all seen the error of their ways and have decided to entrust procurement and distribution of foodstuffs to the agencies which were attending to these tasks before the advent of the much-advertised

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producers'-cum-consumers' Societies. However much their protagonists may try to beset them up, the facts and figures quoted in the Press Communique must convince any impartial observer that these co-operatives failed to rise equal to the occasion. We entertained no doubt about their achievements as we know and realise that miracles cannot be wrought in a day and co-operatives should be built up slowly and steadily if they are to serve the community efficiently. Co-operatives cannot be manufactured to order as these new co-operatives were brought into existence with the authority and support of officials of Government. The Government have no objection to entrust procurement to co-operative stores as well if they wish to undertake it. Procurement operations demand organisation and efficiency which even the co-operative stores do not in all cases possess. The difficulties involved in procurement are many. We venture to warn the stores not to undertake tasks which may prove beyond their capacity but continue to attend to distribution, for which they are eminently fitted. Then again the Government have under consideration a special scheme to make use of the new co-operatives which have collected large share capital. If we may venture to offer a suggestion for their consideration, we would suggest these co-operatives may be handed over to the Registrar of Co-operative Societies who may be able to convert them into "Rural Banks," a scheme which he has recently adumbrated. These new co-operatives are eminently fitted to function, as "Rural Banks" and thereby render real service to the community. After such conversion they will form part of the normal co-operative movement, subject to the control and supervision of the Registrar of Co-operative Societies. Conditions being the same we doubt very much the continuance of these new type of co-operatives even in deficit Malabar will prove a blessing. Sooner or later, we believe sooner, we trust Malabar too will be brought into line with other parts of the province and old co-operatives which have still managed to linger will be revived and along with the new co-operatives transformed into "Rural Banks" will strengthen the movement in Malabar. There is a strong case for the abandonment of the

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organisation and maintenance of these new types of co-operatives even in Malabar.

R.S.R.

Andhra Co-operative Union.

We extend our hearty congratulations to the Andhra Co-operative Union on attaining the age which entitled it to celebrate its Silver Jubilee. Being a sister Union serving a particular area and engaged in similar work, the Madras Provincial Co-operative Union is particularly gratified that it has completed a quarter of a century of existence and during this period it has faithfully tried to propagate the ideals of the co-operative movement with signal success. We wish the Union many more years of useful service. In this connection we shall not be considered as casting any reflection on the Union or in any way disparaging its achievements if we venture to suggest that the area of its operations is too large and is not therefore conducive to efficient service. The mere fact that the area comprised within its jurisdiction is one language area, a claim which may be disputed in certain quarters, need not prevent the Union to realise the heavy responsibility it has undertaken and how difficult it is to discharge that responsibility especially with limited resources. We would urge the splitting of the area into regions with compact areas and creation of regional boards. In this connection we would invite the attention of our readers to the recommendations of the Rayalaseema Co-operative Enquiry Committee on the subject of propaganda and education.

R. S. R.

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Impressions of Producers'-cum-Consumers' Co-operative Societies

By T. NARAYANA PILLAI, B.A., B.L.

I had been to the Andhra Provincial Co-operative Conference and I took this opportunity of visiting the area of local Co-operative Producers'-cum-Consumers' Societies recently started.

Share Capital: The share capital though large is mainly from a few who take maximum number of shares entitled by individuals. The ryots have taken only a small share and we can say it is practically negligible taking the share capital into consideration. In collecting the share capital I had an opportunity of mingling with the ryots and some of the important people and they were complaining that they were forced to make this payment at the pressure of the local Revenue Officials. Further, many of the ryots were complaining to me that the amount of 'Bonus' that they are entitled to receive has been paid to the Government, that is to say, compulsorily taken for the share capital and they were bitterly complaining.

Membership: The members of the societies are not taking any interest in the societies either in the management or in procurement or in any other activities that are contemplated by the societies. They fear as if it is an Association brought in by the Government to exploit them. Such an impression ought to be cleared.

Directorship: The Directors of the societies are now nominated for a period of six months and there is likely to be a further extension for another six months. This is not conducive to the proper working of the society.

The society is manned by highly paid officers and clerks and the administration is top-heavy, and the administrative charges to be borne by such a society are also heavy. Further, the staff members are quite new to the job and they are not in a position to know as to what is expected of them. As an instance 'Cholam' is procured in that society at the rate of Rs. 15 per bag; while the controlled market rate for the above quality was Rs. 16. The ryots are bitterly complaining about it and a prominent co-operator of the locality had taken up the matter with the Board of Revenue who finally fixed the price at Rs. 16 per bag. It is explained to me that the staff of

the society was not able to distinguish the kind of produce and whether it is husked or unhusked 'Cholam'.

The ryots further complain that they do not get adequate price for the produce the societies are taking from them. The market price is higher than the price that they could get from the societies and, if black-marketed, it could fetch more than 50 per cent of the money given by the society.

The area which I visited is also a Communist centre and from the mode in which people were talking to me, their impression was that the Communist organization would be by far better than the present organization of the Producers'-cum-Consumers' Co-operative Societies. Such an impression was to be eradicated from the minds of the people, since they got this impression because of the affairs being mishandled by the Revenue Department and the present officers of the societies. If such impressions are formed I am at a loss to know what is to become of the local stores and loan and sale societies that are already in existence. Further, the Producers'-cum-Consumers' Co-operative Societies and Loan and Sale Societies can all be combined together and a new organisation or an amalgamated organisation may be brought into existence as a multi-purpose co-operative society catering to the needs of the people with the management and the administration completely in the hands of the members of the society.

The present Producers'-cum-Consumers' Co-operative Societies had a large amount of cash and the particular society which I visited had cash of about Rs. 2 lakhs. They have invested the amount in the joint stock banks in the taluk headquarters and it is a pity that the amount is not invested in the co-operative central banks. I cannot understand the reason why the amounts of such societies should be allowed to be utilised by the joint stock banks instead of by co-operative institutions. This society is practically working independent of other co-operative institutions in the area and we may say even antagonistic to them. Such a spirit of antagonism and rivalry would lead to bad blood and hinder the progress of the movement. If a proper working of the society is to be ensured, this society must also be brought into control and supervision of the regular co-operative staff in the area, though at the initial stages they may take the help of revenue officials in organising the societies.

Working of Societies.

The Co-operative Central Bank, Ltd., Rajahmundry.

The East Godavri district has the unique distinction of having four central banks in its area. The District Co-operative Central Bank Cocanada, was started in 1917. But, in the year 1919, late F.R. Hemingway Esq., I. C. S., Registrar of Co-operative Societies, initiated the policy of organising financing banks for smaller areas for the sake of effective and intensive development of co-operation in the rural parts. In accordance with his instructions, late Sri K. Nageswara Rao Pantulu who was in charge of co-operative societies in the Circars organised small banks. He encouraged enthusiastic co-operators who collected the necessary share capital and organised three more banks in the district.

Dr. P. Gurumurti, the pioneer of the co-operative movement in these parts, took the initiative and organised the bank at Rajahmundry. The late Dewan Bahadur Chitrapu Venkatachalam Pantulu, late Sri Kanchumarti Venkata Seetharamachandra Rao, Zamindar, and others enthusiastically supported him. The Bank was registered on 7-12-1919. The bank was started with 30 individual members and eight society members. The first Board of Management consisted of late Dewan Bahadur C. Venkatachalam Pantulu as President, late Sri K. V. S. Ramachandra Rao, Zamindar as Vice-President, Dr. P. Gurumurti as Honorary Secretary, Sri Solasa Bapanaiah, B.A., B.L., as Treasurer and Messrs. Nyapathi Subbarao Pantulu, Doutharaju Venkataramiah, Ravoorti Krishnamurthi and Addanki Suryanarayanamurthi as other members of the Board. The late Dewan Bahadur C. Venkatachalam Pantulu continued as the President of the bank till his death on 27-12-1933 for a continued period of 14 years and late Sri K. V. S. Ramachandrarao continued as Vice-President till his death on 29-8-1932. They were succeeded by Dr. P. Gurumurti and Sri Solasa Bapanaiah respectively as President and Vice-President. Dr. P. Gurumurti continued as President till July 1941 when he resigned. Sri S. Bapanaiah acted as President for some time and was succeeded by Sri M. Narasanna. Sri M. Narasanna continued as President till 14-12-1946 and was succeeded by Sri Marina Subbarao, the present President.

In addition to the above, some distinguished individuals like Rao Bahadur Avasarala Ramarao Pantulu, B.A., B.L., Peddada Sundarasivarao Pantulu, B.A., B.L., Dr. R. Jayaramaswamy Naidu, late Mothey Rangaiah Naidu, Sri Nyapathi Kameswararao, B.A., B.L., have played prominent part in building the bank to its present state. Dr. P. Gurumurti toiled day and night and immortalised his work by constructing a permanent building for the bank which was opened on 26-10-1939 by the Hon'ble Sri T. Prakasam, the then Revenue Minister, Government of Madras. The unstinted and selfless devotion of Dr. P. Gurumurti and his trusted

team and the members of the successive Boards of Managements, with the hearty co-operation of the staff, have contributed a lot to the successful working of the bank.

Progress :—The bank started work with 8 society members and 30 individuals and with a paid up share capital of Rs. 9,650. Now the bank has 32 individuals and 146 societies with a paid up share capital of Rs. 1,09,800.

Management :—The management of the bank at present is vested in a Board consisting of three individual members and eight society representatives. The establishment of the bank consists of one secretary, a shroff and two other clerks for the financing section and 6 supervisors and one clerk for the administrative section.

The area of operations of this bank extend to Rajahmundry taluk, Chodavaram and Bhadrachalam divisions in East Godavari district and Polavaram division in West Godavari. The Agency area both of West and East Godavari districts is under this bank and steps are being taken to organise and better the living conditions of the Agency people. There is much scope for the development of small industries in the bank area and the management of the bank desires to organise them under co-operative system.

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Conferences.

I

The Chingleput District Co-operative Wholesale Stores Ltd., Madras.

A Conference of all primary co-operative stores in the Chingleput district was held on 25th March 1947, at 1 p.m., under the auspices of the Chingleput District Co-operative Wholesale Stores, at St. Mary's Hall, in Madras city, and Rao Bahadur Sri. M. Vedachala Mudaliar, President of the Chingleput District Co-operative Wholesale Stores, Ltd., presided. N. S. Arunachalam, Esq., O.B.E., I.C.S., Registrar of Co-operative Societies, Rao Bahadur Sri K. Subramaniam Naidu, Joint Registrar of Co-operative Societies, and Rao Sahib Sri A. Palaniappa Mudaliar, Additional Joint Registrar of Co-operative Societies, attended the Conference by invitation. The Deputy Registrar of Co-operative Societies, Chingleput (Sri W. Gnanasambandam) was also present.

The President welcomed the delegates of the Conference and told them how the co-operative wholesale stores was helpful in promoting the trade relationship with the primaries and how the primaries were able to keep down the level of prices and check black-marketing to a very great extent. He told the delegates that the share capital contributed by the primaries is very meagre and requested them to contribute the maximum amount possible. He also referred to the formation of the producers-cum-consumers' co-operative societies in the several taluks in the district on the model of Malabar and Delta area societies. Though the working of the societies in the Malabar and Delta area is not available for information, he expressed that from the dailies it is learnt that the working of the societies in these parts has not been satisfactory. He stressed on the point that the policy initiated by the Government in starting these societies is not very much helpful to the stores movement. The authorities registered the societies under the impression that they are intended merely for procurement purposes but in practice these societies in the Chingleput district deal not only in procurement but also in distribution of pulses, sugar and other controlled commodities. The formation of such new societies where stores are already in existence and doing procurement and other work efficiently and successfully is not conducive to the stores movement in general and in particular it will make the existing institutions weak and they may even go into voluntary liquidation. He therefore requested the Registrar to consider these aspects before registering new societies of this kind.

The original policy of distribution of sugar, pulses and other controlled commodities through the Chingleput District Co-operative Wholesale Stores was a good idea. The Chingleput District Co-operative Wholesale Stores established a name in regard to the distribution of

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food articles, particularly during wartime period, and has done a very systematic and useful work to satisfy the needs of every consumer. The successive Collectors of the district have applauded the work of the wholesale stores and have been very much helpful in pushing through its work, seeing that the wholesale stores have been doing very useful work in the matter of distribution. But the sudden change in the policy of the Government to distribute sugar and other controlled commodities through village committees may not be found to be workable in the long run. At the end he requested the Registrar of Co-operative Societies to open the Conference.

The Registrar of Co-operative Societies, in declaring open the Conference, thanked the President for giving him an opportunity to address the delegates an occasion as to how the non-credit movement can be worked successfully.

He gave valuable suggestions in regard to the co-ordination of the work between the primaries and the wholesale stores. He impressed on the delegates the manner in which the work and the transactions in respect of three varieties of goods should be improved to a large extent and the primaries and the wholesale stores should work up for their betterment. He elaborated in detail that all goods commonly required by the public, such as rice, chillies, tamarind, etc. should be dealt in by all primary stores.

Secondly, he stressed the need for primary stores taking up to consumer goods.

Thirdly, he indicated the importance of improving the local cottage industries and the sale of finished products. He also informed the delegates about proposals for the formation of the Provincial organization for doing wholesale business with a view to secure goods from the source of production and distribute them to wholesale stores in districts and also to primaries direct, at competitive rates. He advised the delegates to discuss on matters relating to the improvement of primary stores and also the wholesale stores and arrive at proper resolutions, so as to enable him to render necessary assistance wherever needed.

RESOLUTIONS.

The resolutions passed at the Conference are as follows :

1. Though the Government issued definite instructions to the Collectors and subordinate authorities wherever co-operative societies are functioning they should be preferred for the distribution of foodgrains and other controlled commodities, the policy has not been strictly followed in actual practice by the subordinate authorities. This Conference, therefore, requests the Government and the Collector to see that

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the co-operative societies are utilised to a greater extent for the distribution of controlled and other scarce commodities.

2. Resolved to request the co-operative wholesale stores to supply commodities in co-operative wholesale stores lorries at the doors of the primary stores according to the indents submitted by the primaries.

3. Resolved that in view of the imperative need for the co-operative wholesale stores to adopt a long-term policy to stabilise and promote its business interests and cultivate the co-operative ideals, the co-operative wholesale stores do take action immediately to provide all the requirements of the constituent member societies.

4. Resolved to request the Deputy Registrar to recommend that the Karunguzhi Primary Stores be enabled to supply cement and hardware goods.

5. Not only sugar but also cereals and rice should be supplied by the wholesale stores alone. Various reasons will be assigned for the same.

Resolved to take the matter to the notice of the Deputy Registrar for making necessary arrangements with the Collector.

6. Resolved to request the Registrar to recommend to the Government to provide for representation of the stores societies in the taluk on the Taluk Food Committee. In villages where co-operative societies are working representation may be given in village committees for such stores.

7. This Conference is of opinion that all the primary co-operative stores in the district be converted into branches of the wholesale stores and the shares in the primary stores be treated as B class shares.

Resolved to refer the matter to the wholesale stores to consider at its Executive Committee and Board meetings for consideration.

After closely watching the proceedings of the deliberations of the Conference, the Registrar gave a final advice and indicated the present policy of the Government in the matter of food supply. He also stated that the primary stores should do necessary propaganda to induce the village committees to favour them in regard to the distribution of all controlled commodities and that primary stores should approach the village committees and enlist their sympathy in the matter of distribution of these controlled commodities through co-operatives and he appreciated also the manner in which the discussions took place among the delegates and wished them God-speed.

A hearty vote of thanks to the Chairman and the distinguished invitees and other delegates was given and the meeting terminated.

II

Silver Jubilee Celebration of the Andhra Desa Co-operative Union, held on 5th April 1947. Valedictory Address by Rao Bahadur Sri K. Subrahmanyam Naidu, M.A., Joint Registrar of Co-operative Societies, Madras.

Gentlemen and Brother Co-operators,

I am most grateful to the management of the Andhra Desa Co-operative Union for having given me the proud—and indeed rare—privilege of delivering this address on this momentous occasion of the Silver Jubilee celebration of the Union, which constitutes a landmark in its career. I requested the Union authorities to entrust this duty to abler men but their affection—and their obstinacy—finally prevailed and I bow to their decision. It is most gratifying that the Union has completed a quarter of a century of existence. I wish the Union success and a long career of glorious service and pray that it will live to celebrate its Diamond Jubilee and Centenary in due course.

CAREER AND FORTUNES OF THE ANDHRA DESA CO-OP. UNION.

2. Looking back over the two decades and a half, one cannot say that this period has been one of uniform progress and steady development of the Union. I need hardly remind you of the chequered career and fortunes of the Union and the struggles it has had to undergo for shelter and permanent abode. Started in the year 1920 with its registered address at Bezwada, but with its actual headquarters at Masulipatam, the Union began its career under the guidance of our veteran Co-operator, Sri (Dr.) Pattabhi Sitaramayya. But, in 1926, the Union migrated to Rajahmundry and began to function under the presidentship of another Doctor, Sri P. Gurumurthi. Within three years, however, it went back to Bezwada, and the early thirties were indeed its most troublous period. In fact, its registration was cancelled in 1932 as ill-luck would have it, on a report submitted by me, but it was subsequently restored by Government; and the headquarters of the Union was again shifted to Rajahmundry, where it continues to remain. I have dwelt on this rather painful episodes in its career with some of which I was connected in my official capacity only to point out that, despite its many vicissitudes, it has an inherent vitality—perhaps characteristic of Andhra doggedness and tenacity of purpose that has survived the most trying conditions that may beset an institution. This is indeed a matter for congratulation. Its migratory career and suspended animation in which it found itself for a while owing to the cancellation of its registration have not helped the Union to stabilise its position or to so shape its working as to take its rightful place in the co-operative order in the Andhra Desa.

The Andhra Desa Co-operative Union is a linguistic Federation having jurisdiction over 11 districts and is the exponent of organised

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unofficial co-operative opinion in the Andhra Desa. On an occasion like this, which has drawn in large number of Co-operators, one cannot possibly resist the temptation to make a bird's-eye view of the progress of the co-operative movement in the Telugu districts and survey its working and progress.

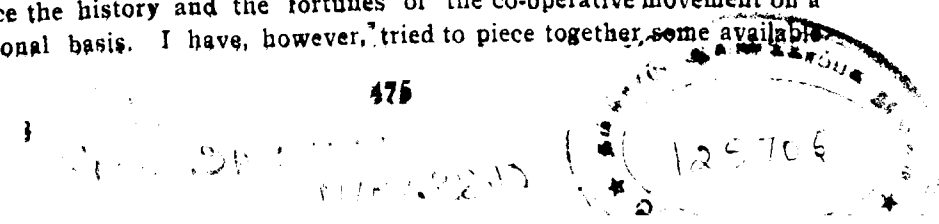
ROLE OF CO-OPERATION IN ECONOMIC LIFE

3. I should, however, like to preface my remarks by inviting your attention to the increasingly prominent role that Co-operation has come to play in all schemes of agricultural and rural planning all over the world. Co-operation is, and has come to be recognised as economic democracy through which society exercises control over its economic life; co-operative technique is most admirably suited for the development of agricultural industry including the provision of short and long-term credit and marketing of produce and of subsidiary, cottage and small scale industries. It is at once a business and a moral movement calculated to make better men and a better society. It calls for stern self-discipline and a rigid control of all the anti-social urges which are latent in the predatory human being such as greed and selfishness. In essence, it aims at better farming, better business and better living.

Two World Wars have brought about considerable changes in the economic system, and the world is to-day on the threshold of a change-over from a capitalistic economy to a socialistic economy, and I believe no country or people can escape these world influences. The policy of *laissez-faire* which held undisputed sway in the nineteenth century is fast giving way to State socialism. In this process of evolution, the co-operative technique can play a very useful role. It is indeed the perfect mean between capitalism, marred as it often is, by greed for profit with a wide gulf between capital and labour and State socialism with its frequent lack of incentive among the workers for earnest endeavour and progressive efficiency. In most countries, the United States of America, Canada, the U.S.S.R. or the colonial countries the co-operative method has already caught the imagination of the common man, and it is the welfare and happiness of the common man that the future State has to promote and ensure. It is against this setting that the role of co-operation and its future will have to be reviewed.

CO-OPERATIVE MOVEMENT IN THE ANDHRA DESA

4. The departmental administrative reports deal with the progress of the movement in the Province as a whole, and it is extremely difficult, nay, almost impossible, in the absence of separate statistical data to trace the history and the fortunes of the co-operative movement on a regional basis. I have, however, tried to piece together some available



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information and if you will bear with me, I shall deal with some aspects of co-operative endeavour in the Andhra Desa.

RURAL CREDIT.

5. As you know, the co-operative movement in this Province as well as in India began with co-operative credit, specially agricultural co-operative credit. The Andhra Desa is essentially an agricultural country where the pressing needs of a substantially major section of the population are the supply of credit for carrying on agricultural production. It is only natural, therefore, that agricultural credit societies should constitute the backbone of the co-operative movement in the Andhra area. We have to-day about 4,450 rural credit societies in the Andhra Desa with a total membership of 2'58 lakhs, as against 4,260 societies some six years back with a membership of 2'35 lakhs. The number roughly constitutes about 41 per cent of the total of such societies in the Province. Though there has been on the whole a slight increase, there has been a fall in the number of societies in the districts of Anantapur, Bellary, Cuddapah and Chittoor where considerable number of bad societies have been weeded out. It is unnecessary to worry you with statistical details as to the share capital, deposits and borrowings of these societies. Suffice it to say that these societies advanced loans to their members during 1945-46 for a little over Rs. 105 lakhs for cultivation and other expenses as against about Rs. 80 lakhs six years earlier. A satisfactory feature of the working of village societies in recent years is the good recoveries of members' arrears. In the depression period especially, the problem was one of overdues. Thanks to the high prices during the war period, there has been a steady fall in the overdues. The arrears in village societies in Telugu districts on 30-6-1946 were Rs. 33 lakhs as against Rs. 75 lakhs on 30-6-1940.

NEED FOR EXPANSION AND REFORM OF AGRICULTURAL CO-OPERATIVE CREDIT.

6. It is impossible for me to examine the working of these societies at any great length. One would wish that the Andhra Desa Co-operative Union had formed a research section charged with the task of examination of the progress of co-operative rural credit and other forms of the co-operative movement in the Andhra Desa and published the results of their study for the guidance of Co-operators. I may, however, refer to two depressing features of the agricultural co-operative credit system in the Andhra Desa. The first is that there is still a very vast area which has not yet been touched by the co-operative credit system. Generally speaking eight per cent of the population of the Province has been touched by the co-operative credit societies. But the bulk of rural credit is still supplied by the money-lender, agricultural or

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professional money-lender. The need, therefore, for a three or five year plan of expansion of co-operative credit so as to cover the entire countryside is obvious as well as urgent.

It is apparently a sense of dissatisfaction with the slow progress made in agricultural co-operative credit that explains some of the recommendations which the Agricultural Finance Sub-Committee appointed by the Government of India has recently made. Its conclusion is that the role of the co-operative movement in the supply of agricultural finance is very small as compared to the needs of the country, and that part of it which can be considered as efficient is smaller still. While the Committee is in general agreement with the view that the spread of the co-operative movement would provide the best and the most lasting solution for the problems of agricultural credit in particular and for most problems of rural economy in general, it has expressed the opinion that the present position of the movement is not such as to inspire much hope that it can be made to play a substantial part in financing agriculture in the immediate future. The Committee has, therefore, recommended that, in order to provide finance to a large majority of agriculturists who are outside the movement, Agricultural Credit Corporations may be established in all Provinces except those where co-operative financing organisations are so strong and have such wide scope that they can supply the credit needs of all credit-worthy borrowers. This should certainly make the Andhra Co-operators think furiously!

The second feature is that a fairly large number of rural credit societies are either dormant or defunct, especially in Rayalaseema. The history of rural co-operation in Rayalaseema, in the words of the recent Co-operative Enquiry Committee, "is depressing in the extreme to contemplate. Two-thirds of the number of the societies exist only in name, while the majority of the rest did very insignificant business." Of the 4,450 village credit societies in the Andhra Desa, as many as 1,356 societies, nearly 42 per cent worked at a loss during 1945-46. Their small size and the consequently small volume of business handled, their inadequate margins preventing them from employing full-time qualified staff and lack of efficient management are responsible for this state of affairs. Recently the Co-operative Planning Committee appointed by the Government of India has suggested that the primary credit societies should be reorganised so as to serve as centres of general economic improvement of their members by taking into account all aspects of their life. The Rayalaseema Co-operative Enquiry Committee has also made a similar recommendation. I do not propose to enter into the respective merits and demerits of single-purpose and multi-purpose co-operative societies. Veteran co-operators as you are, you

will be familiar with them. To me, one thing appears beyond doubt; that is, the re-organisation of the primary credit unit as we find it to-day is urgently called for. In planning this re-organisation, we cannot altogether brush aside the weighty objection of the Royal Commission on Agriculture in India to the constitution of multi-purpose co-operative societies which require continuous and competent guidance in all their varied activities to such an extent as is unlikely to be forthcoming in rural areas.

A slightly different suggestion is whether our rural credit societies cannot be reorganised as rural co-operative banks with a wider area of operations and with qualified full-time staff to enable them to command adequate local resources and loan business and ensure to the agriculturists prompt and efficient modern banking and credit services of all kinds at reasonable cost and incidentally, to absorb and assimilate in due course the village money-lender into the organised credit system. The Rural Banks, as they are now envisaged, are expected to do marketing of agricultural produce as well. It will not be desirable to overload the reorganised co-operative society with too many objectives. With this end in view, the Department has, in select areas, undertaken the organisation of rural banks for groups of villages on an experimental basis. May I appeal to the Andhra Desa Co-operative Union and the Andhra Co-operators to give this new proposal their thought and to extend their support to it?

LAND MORTGAGE BANKS.

7. The Andhra districts were almost the earliest in making a beginning in the direction of land mortgage banking. The Gudlavalluru and Vadlamannadu Land Mortgage Banks were the first to be started, long before the Madras Central Land Mortgage Bank came into existence. It is well-known that for various reasons, which you all know, the incidence of rural indebtedness in most districts of Andhra Desa, especially in the delta areas, is very high. The need for land improvement and development is equally high. It is only natural then that land mortgage banks have developed considerably in the delta areas in the Andhra Desa and have, to their credit, an admirable record of service. Wherever they function, they help the middle class and upper middle class, ryots to discharge their old debts, to redeem prior mortgages on land and, in a very small degree, to effect land improvements. We have 54 primary mortgage banks in Andhra Desa as against 119 in the Province. The conditions created by the war and the rise in land values and agricultural prices have in some degree helped the agriculturists to repay their loans to the mortgage banks far in advance of the due dates. Though this has resulted in a shrinkage of the loan

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turnover of land mortgage banks in the war period, the position is now becoming normal.

The working of the Land Mortgage Banks during the last 20 years provokes a few thoughts. Is it necessary and desirable to have land mortgage banks operating over very small areas as most banks in the Circars districts do? In a period of high agricultural prices the banks are faced with the problem of dwindling business and fall in income and of making both ends meet. Is it not possible to amalgamate the small banks in some measure and to have an extended area for their operations, say a revenue district or half a district? The Rayalaseema Co-operative Enquiry Committee has recommended the abolition of primary banks on grounds of convenience and utility. In other words, the Committee would like to see that loans are made direct by the Central Land Mortgage Bank to the agriculturist borrower. I do not know how you will react to these suggestions.

One of the reasons which the Rayalaseema Committee has in view in suggesting the abolition of primary banks is that thereby long-term mortgage credit may be made cheaper to the borrower. There is a growing body of responsible opinion which considers that the ultimate rate to the borrower on long-term mortgage credit should not exceed 4%. Recently the Agricultural Finance Sub-Committee of the Government of India has made this recommendation and has recommended State assistance for this purpose. You may remember that originally Land Mortgage Banks in this Province were lending at 8½ per cent; gradually the rates have been brought down first to 6 per cent and from 1-8-1946 to 5¾ per cent. Just at the moment, the Central Land Mortgage Bank lends to the primary banks at 4 per cent and the latter to their members at 5 per cent. Whether the rates can be brought down still further and if so, how it can be achieved are matters which need close examination. There can, however, be no two opinions on the point that the rate of interest on long-term mortgage credit cannot on any account be higher than what agriculture can normally bear. The examples of U.S.A. and the United Kingdom are often pointed out in this connection. In England the Agricultural Mortgage Corporation charges only 4 per cent on its loans while it pays more on its debentures, the difference being met by subsidies made by the State. The position which has been attained by the Land Mortgage Banks in our Province and the very cheap rate at which they are now able to lend to the borrower are in no small measure due to the support and encouragement received from the State and to the guarantee extended by Government to the debentures floated by the Central Land Mortgage Bank. There is no doubt that the system we have evolved in Madras is easily the best in the whole of India and our lending rates are also the cheapest. But we cannot rest on our laurels.

I have referred to some of these points so that the Co-operative Union and the Co-operators in the Andhra Desa may bestow their thought on them and make a contribution to a solution of these problems.

8. One of the directions in which the co-operative movement has helped the agriculturists is to give him loans on the pledge of produce and to prevent him from selling his produce immediately after harvest when prices are most depressed. During the last 15 years, co-operative loan and sale societies have been making steady progress, though during the war period, the system of controls, regulation of the movement of agricultural commodities and the compulsory procurement of food grains at ceiling prices, afforded no incentive to the ryots to hold over produce in expectation of better prices. There are about 110 marketing or sale societies including fruit growers' societies in the Andhra Desa as against 203 societies in the Province. Most of them have been successful as loan organisations but have not done very much to promote marketing and sale of produce, though some of the fruit growers' societies, particularly those at Rajampet, Rajahmundry, Palacole and Pithapur have done fairly well in this direction.

In order to promote co-operative marketing of agricultural produce, a five-year plan has been drawn up which provides for the construction of godowns for storage, erection of processing plants, etc. The working of loan and sale or marketing societies has made it abundantly clear that unless marketing is linked up with grading and processing, no great benefit can be conferred on the agriculturist. It seems to me that, apart from co-operative credit, there is a vast scope in the Andhra Desa for co-operative marketing; the possibilities of marketing not only food grains in delta areas but also commercial crops like groundnut in Rayalaseema, Vizagapatam and Guntur and the marketing of fruit in districts like Cuddapah, Kurnool, Chittoor, West and East Godavari, Vizagapatam, etc., are vast and should be fully exploited for the benefit of the grower. With a plan, drive and determination, better and more beneficial results can be achieved. The orthodox Andhra Co-operator has been slow and hesitant to exploit the possibilities but if the full benefits of co-operative method have to reach the producer, we should do something big and that too, quickly.

9. Co-operative marketing societies should also provide a wide variety of other services and help agricultural production. For some time, the societies were distributing manures, seed and agricultural implements to the ryots but later this work was taken over by the Agricultural Department. It has just been proposed that the distribution of groundnut oil-cake, chemical fertilisers and agricultural implements may be

transferred to co-operative agencies. The details of the scheme including the selection of a central district distributing agency, and the terms of distribution are being hammered out and we will soon invite your views and opinions on the scheme.

CO-OPERATIVE DAIRIES AND CATTLE-BREEDING.

10. Cattle-breeding and dairying are also susceptible to co-operative treatment; though here again, the Andhra Desa has made no impressive progress. Co-operative milk-supply and dairying benefit both the producer and the consumer. Though there are 55 milk-supply societies and unions in the Telugu districts, the value of milk and milk products handled by them during the co-operative year 1945-46 was less than Rs. 5 lakhs as against a total business turnover of Rs. 70 lakhs. Though the Ongole breed of cattle is noted all over India, we have yet no first class cattle breeding or cattle purchase and sale society. Rayalaseema is noted for its sheep and offers vast possibilities for co-operative societies for sheep-breeding, improved methods of collecting wool and supplying it to industrial co-operative societies or others interested in the manufacture of woollen goods. Though we have a few cumbly weavers' societies in Rayalaseema, their progress is not very satisfactory. It is said that about 6 lakhs of pounds of wool per year are available in the Ceded districts of which 4 lakhs are exported to other provinces. Very, very little of this wool is handled by the societies. In the interests of the woollen industry, it is essential to place the collection of wool on a sound and efficient basis. A proposal to get the wool collected by the Provincial Weavers' Co-operative Society with the help of a grading expert is under consideration. The process of manufacture of woollen fabrics also requires considerable improvement. The wool should be willowed and the clean wool should be carded and made into slivers. This process ensures good quality and fineness of the fabrics produced. The Madras Provincial Handloom Weavers' Co-operative Society is exploring the possibilities of setting up a willowing machine at Bellary which can handle the entire wool production in the Ceded districts. After meeting the requirements of wool of Bellary jail, the balance will be willowed and made into slivers. The wool which is in excess of the demand of the cumbly weavers' societies will be exported to other provinces. The proposal, when it materialises, will consolidate and promote the woollen industry in the four Ceded districts. Our cattle wealth is vast. Co-operative dairies, co-operative cattle-breeding societies, co-operative societies for the salvage of dry cattle, co-operative sheep breeding societies are all possibilities. It is true that they require considerable planning, hard work and large State support, and these will surely be forthcoming if the Andhra co-operators are determined to work out the economic salvation of the people.

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CO-OPERATIVE HANDLOOM WEAVING.

11. Next in importance to agriculture, is handloom weaving. The Andhra handloom textiles and printing have been famous and commanded large markets. Along with other districts in the Province, the Andhra districts have made considerable progress in the organisation of weavers into co-operative societies and the conditions created by the War have fostered them. To-day, we have about 230 weavers' co-operative societies in the Andhra Desa commanding 24,000 looms as against 400 societies with 54,000 looms in the Province. In the year 1945-46, production of 193 societies in the Telugu districts was valued at about Rs. 172 lakhs. It is pleasing that about 45 per cent of the total number of looms under the co-operative fold is accounted for by the weavers' societies in the Andhra districts. This is perhaps due to the fact that the biggest weavers' society in the Province, viz., the Yemmiganur weavers' society, which has 1,000 looms, is in the Andhra territory. The working of this society is unique. Last year (1945-46), the value of its finished goods—dhoties, sarees, towels, bedspreads, table-cloth, etc., of attractive varieties—was about Rs. 6.5 lakhs. The society earned a net profit of Rs. 1.35 lakhs. It has set up a small factory with frame looms and owns a dye-house. The most remarkable feature is a bold housing scheme which the society with a twenty-year Government loan of Rs. 1 lakh has launched for the construction, on a plot of 62 acres, of 100 houses for its members provided with roads, drains, wells etc., as well as a central building in which will be located, the society's office, the village hall and an experimental factory with store-rooms, show rooms, etc., Each house will cost Rs. 2,500. There can hardly be a doubt that this housing colony is calculated to promote the health and living conditions of the weavers. Though the society is located in the backward Rayalaseema, it is more or less a model weavers' co-operative society which the other societies may as well copy. A good deal of hard work, zeal and unselfish service has gone to make the Yemmiganur Society such a success.

You may also be interested in hearing that a fire accident amongst the weavers' houses in Tenali has, apart from the suffering and damages it inflicted, proved to be a blessing in disguise, and a weavers' colony of 80 houses, in accordance with up-to-date town planning lines, is springing up outside the Municipal limits with the sympathy and help of the local public and the Collector of the district. A site has already been acquired from the funds collected by the Relief Committee and housing construction will soon begin, with the help of a State loan of Rs. 61,000. Congestion will be removed and the present wretchedness in the living conditions of at least some of the weavers will be a thing of the past. I have mentioned these two instances in order to indicate lines of progress. Is it too much to expect the Co-operators in the Andhra

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Desa to formulate schemes not only for the promotion of handloom industry but what is more necessary for improving the housing and living conditions of the backward weaving community?

Government have formulated a plan for bringing into the co-operative fold all the cotton handlooms numbering about 5 lakhs and have sanctioned the necessary staff to execute the plan. We hope that in the next six months, very rapid expansion of weavers' co-operatives will have taken place. With loyalty, steadfastness and co-operation on the part of the weaving community and the selfless devotion of their enlightened leaders, is it too much to expect to see a weavers' co-operative commonwealth in the near future?

12. The Ellore Pile Carpet Weavers' Co-operative Society, with the help of Government, has made considerable progress. The carpets manufactured by it command an all-India and overseas reputation and are noted for the excellence of designs and workmanship. The society owns a dyehouse and contemplates to put up a factory. Its sales during the last co-operative year were Rs. 67,000. Its needs are many but its resources are limited. With the patronage and help of the Andhra public, it is possible to accelerate the progress of the society and improve the lot of the weavers, most of whom are poor Muslims. My own feeling is that the society has not received as much recognition and support from the Andhra public as it ought to. May I appeal to all those assembled here to extend to the society their patronage and support?

CONSUMERS' CO-OPERATIVE STORES.

13. The most striking development of war-time co-operation is the expansion of consumers' co-operation. The War, State patronage and the enthusiasm of the public are primarily responsible for this remarkable development. In keeping with the general progress, the Andhra Desa too made rapid strides. To-day there are about 550 retail co-operative stores with 300 branches and a membership of 1.14 lakhs and an annual sales turnover of a little over Rs. 4 crores. There are 10 district central or wholesale co-operative stores with a capital of Rs. 10 lakhs and annual sales of about Rs. 4 crores. Many of the stores are taking part in the statutory rationing of foodgrains and in procurement operations. The part which the Vizianagaram Co-operative Wholesale Stores and all the district wholesale stores in the Rayalaseema are playing in the procurement of foodgrains in their respective districts and in the distribution of essential commodities is noteworthy. But, though the results are flattering, many consumers' societies, particularly in the surplus paddy growing districts, function as *ad hoc* bodies for the distribution of controlled commodities like sugar,

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kerosene or wheat and have not made a business success of their job. This is evidenced by the fact that more than one-half of them worked at a loss. While the average annual sales for a primary stores in the Province exceeds one lakh of rupees, the average for the Andhra districts is less than Rs. 75,000 while for the Circars, it is about Rs. 57,000. There is less of business ability manifest in the working of most co-operative stores in the Andhra Desa. It will not be surprising if most of the rural stores suffer a serious set-back and many of them may altogether disappear. Whether co-operative stores in the Andhra Desa can continue to flourish or whether they will disappear is a matter which is entirely in the hands of the people themselves. It is easy to manage a credit society but it is difficult to run a co-operative stores. It calls for business ability of a high order; it needs more time and attention on the part of directors and it needs the loyalty of its members. There is a feeling that these qualities are not available in abundance. It is for the Andhra Co-operators to take up the challenge and prove the fears groundless.

14. In recent months certain new developments in co-operative theory and practice have taken place in the four Circars districts of East Godavari, West Godavari, Kistna and Guntur, and this seems to have led to some controversy. I do not think it is necessary to this subject at length. One thing, however, seems to be clear, and that is the need for a definite co-operate policy. I am reminded of what G. D. H. Cole has written in "A Century of Co-operation." He says, "questions of policy are fully as urgent as questions of organisation; indeed, organisation should depend upon policy and it is largely because co-operators are unclear about their policy that reforms in organisation hang fire." Let us hope that out of this apparent conflict, something good, something useful, will soon emerge.

PROGRESS IN RAYALASEEMA

15. I have already taken much of your time and am reluctant to keep you longer. Co-operation is not merely a system of credit; it is an integral part of rural reconstruction and development advancing on many related lines. Viewed from this standpoint, it seems to me that except in the realm of agricultural credit including mortgage banking, Co-operation has yet to make headway in most respects. Particularly is this so in Rayalaseema. Rayalaseema is economically a most backward area. The condition of this tract has been described as follows: "The area shows no life industrially, and agriculture has been an increasingly losing proposition, due to the failure of the monsoons and the consequent recurrence of famine. The artisan with his ancient tools and the agriculturist with his primitive plough, drag on their weary existence with nothing to inspire hope or cheer." In such an

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atmosphere as this it is least surprising that the co-operatives have become anaemic and that their history is most depressing. The Government appointed a Co-operative Enquiry Committee and their report has been published. Their recommendations are being examined. Some of them are very radical and revolutionary. The Andhra Desa Co-operative Union and the Co-operators will be doing Rayalaseema a great service if they can pay special attention to the problems facing the movement in this area and make a substantial contribution towards a solution of these problems.

THE FUTURE OF THE CO-OPERATIVE MOVEMENT IN THE ANDHRA DESA

16. I have given you a scrappy account of some of the aspects of the co-operative movement in the Andhra Desa. My idea is to invite your attention, not so much to what is taking place just at present—it will be carrying coal to Newcastle—but to focus your attention on what yet remains to be done. It is not necessary to repeat what I have already stated. In the matter of agricultural credit, something has been done, but much more remains yet to be done; in co-operative marketing, co-operative dairying and cattle-breeding, there are vast possibilities; co-operative handloom weavers' societies have recorded encouraging progress and with the plans, now on hand, much greater expansion is assured. Co-operative land colonisation, promotion of small scale and cottage industries and co-operative house building societies are other lines which offer possibilities of development.

THE FURTHER ROLE OF THE ANDHRA DESA CO-OPERATIVE UNION

17. While it is easy to indicate the possibilities the need for a central agency for research and study of the problems, for formulation or examination of plans, for the effective representation of the varying and varied needs of the different tracts comprised in the Andhra Desa, for the effective expression of co-operative opinion on matters of vital interest concerning the movement, for education and propaganda and for the several other needs of a growing movement like the co-operative movement is so obvious, and such an agency—I can conceive of no other agency—can be found in the Andhra Desa Co-operative Union. Whether it has been able to serve these needs in the past is a different matter. Any close student of its career will be struck more by what it has not done, or rather by what it has still to do than what it has so far done. It operates over a wide area and seeks to carry out its objects through a Board or a Committee which physically finds it difficult to meet often. Whether any decentralisation of its constitutional or executive machinery can help to promote its utility and usefulness to the co-operative movement in the Andhra Desa is a matter which deserves careful consideration. The Union needs funds: it

needs a Co-operative Brains Trust. The Co-operative movement in the Andhra Desa is big enough to support the Union with funds only if it cares to do so. I visualise the future of the Andhra Desa Co-operative Union, not merely as a publisher of a monthly journal, the exact number of whose readers is still unknown, but as a live body which will be charged with the study of problems concerning agricultural and rural development and co-operation and publication of monographs, bulletins and Year Books, a body which will carry on co-operative education and propaganda among the masses, a body which will not only organise lectures and talks on co-operative and rural subjects but also bring out films, organise dramas and *Kalakshepams* and carry the message of co-operation far and wide in the Andhra Desa. It may set up committees to deal with different departments of activities, such as rural credit, marketing, cottage industries and so on and publish the results of their studies for the guidance of the planners as well as administrators. My dream cannot be an idle one provided the Andhra Co-operators show determination, zeal and interest and extend to the Andhra Desa Co-operative Union the help, encouragement and co-operation of which it is in dire need and which it deserves. I have great hopes in the Andhra leadership and let it not fail the Union. May God bless the Union and may it live long!

III

PRESIDENTIAL ADDRESS

By SIR S. V. RAMAMURTHY, K.C.I.E. I.C.S.,

5-4-1947.

It is kind of the Andhra Co-operative Union to have asked me to preside over the celebrations of its Silver Jubilee. When I expressed regret at my inability to go over to Rajahmundry on this auspicious occasion, it was again kind of the Union to press me to send a presidential address to be read on my behalf. Hence I am glad to send you this message.

India is a land of faith, of many forms of faith. We have long had spiritual faith in the form of religion. Political faith in the shape of democracy and economic faith in the form of co-operation have come to us from Europe. Both are akin to our spiritual faith that one is all and all are one. Democracy asserts the freedom of the individual. That is what our religion seeks. Co-operation seeks the integration of individuals into a common whole. That too is the goal of our religion.

It is the way of India to believe and then see. It has been said that unless you believe in God, you cannot see him. The fervour of co-operators in India has been the basis of their efforts, patient, long-drawn and persistent in spite of discouragement from external circumstances as well from our character resulting from our history.

History has now begun to give us a fairer deal than it has for some two centuries. The evils of a colonial economy have sapped the foundations of our life and rendered our blood anaemic. Our economic resources of land and water, intelligence and labour, have had the primary task laid on them to satisfy the needs of an imperial economy which functioned in India through ports and towns. Commerce took the lead over internal welfare. The organisation of urban life took precedence over that of rural life. The result has been that villages have been more and more left with the dregs of our life and the cream—such cream as was left—was drained to towns. When the energy left to conserve and construct villages was falling, it is no wonder that agriculture and cottage industries languished and emphasis was laid mainly on big industry and on trade. We are now left with 80 per cent of our population overcrowding on land and only 20 per cent left to depend on industry and other sources. Only a few decades back, these proportions were 70 per cent and 30 per cent. To be a healthy nation, India needs, I believe, to provide for 60 per cent of her people on land and 40 per cent in industry and services. The reorganisation of the economic life of India in this manner is the great task that awaits New India as she develops a free economy.

All over the world, there are conflicting ideologies for the rebuilding of life. At one end stand the protagonists of the individual and the freedom of private enterprise. America is their bulwark. At the other end stand the protagonists of collectivism and the supremacy of the State. Russia is their head. India stands midway between, with her faith both in the one and in the all, both in unity and in diversity, both in the freedom of the individual and the integration of humanity. Co-operation is an apt description of this reconciliation of each man with all men.

It is not, therefore, surprising that in India thoughts and faith are steadily veering in favour of co-operation in agriculture, we seek not small farming, not collective farming but co-operative farming. In industry, we seek the strengthening of the individual producer through financial and technical co-operation and where large industry is needed, we seek to soften its rigidity by financial and technical decentralisation.

Let me point out to you, members of the Andhra Co-operative Union, that the task that awaits you as you march towards your Golden Jubilee changes in character from the task that has culminated in your Silver Jubilee. You have been the inheritors of a colonial economy. You will now be the builders of a free economy. You had to stint and save and distribute from the earnings of your poverty and subordination. You have now the duty and privilege of working out an economics of plenty. The Godavari has been flowing in your land for many centuries. In the Ramayana there are descriptions of the Godavari and of the rice that grows in your land. Some 25 centuries of history link you with this river and with

rice. Yet over 90 per cent of the water of this river flows waste into the sea. Thanks to Sir Arthur Cotton, a great Christian and a great Engineer, a small part of the river's waters have been used to protect the Godavari and Kistna Deltas. With a State that is bent on increasing the standard of living of the people, it should be a disgrace to waste the fresh water that God gives us.

So, too, the Tungabhadra has been flowing by the Ceded Districts and yet witnessing famine on its banks. So, too, waterfalls in the Eastern Ghats have been wasting their energies for lack of harnessing them and drawing hydro-electric power. Till now, there is not a single river reservoir or a single hydro-electric power station in the north of this Province.

I have therefore set my hand to three such schemes, of which the Tungabhadra reservoir scheme and Machkand hydro-electric scheme have been sanctioned and are under construction and the Ramapadasagar scheme will, I hope, be started before I retire from the service of the Government in November next. It is my hope that Gandhiji, the maker of modern India, may inaugurate with his blessings an irrigation scheme which is not only the biggest in India but one of the biggest in the world.

These schemes will raise the economic life of North Madras to a new level. Gathering as you do in the Godavari region, let me make a suggestion to you as co-operators. The Ramapadasagar scheme is expected to produce a million tons of additional rice, valued at about 20 crores of rupees a year. With this flood of wealth in the land, it will be possible to make up for some of the drying of life in our people. If in each village which will get a large addition of wealth through the scheme, a co-operative group of the people arrange to get a voluntary gift of a fraction of the increased wealth, perhaps, a fourth to rebuild life in the village, it will be possible to provide for education and health, communications and culture in the village, so that as the wealth of the land grows, so too does its welfare with voluntary co-operation as the means. I venture to hope that petty feelings and self-seeking will vanish as when men who quarrel over the division of one loaf live in amity and cheerfulness when they have a plate of leaves from which they may eat their fill. If such a moral change comes over the land as the result of the new construction and an economics of plenty, Ramapadasagar will become not only a reservoir on the Godavari conserving water and canalising power, but also the symbol of a Reservoir on the Mahanadi of Andhra spirit and emotion, conserving spirit and canalising emotion. So shall Ramapadasagar be the seat of a *maha yaga* in which the small selves of the Andhras are consumed to rise forth as an Andhra self, pure and fresh. So shall Ramapadasagar mark the path of a *maha yoga*, in which the physical and spiritual resources of the Andhras are integrated into a whole that is strong, wise and good. I pray that it may

be given to you, Andhra co-operators, to play your part truly and well in the achievement of such a *Yaga* and such a *Yoga*.

I offer to the Andhra Co-operative Union both my congratulations on the successful work in the past quarter of a century and my best wishes for the success of its work in the coming quarter of a century.

THE XIV ANDHRA PROVINCIAL CO-OPERATIVE CONFERENCE, RAJAHMUNDRY.

5th and 6th April 1947.

Resolutions.

1. This Conference requests the Government to convert the present primary credit societies into multi-purpose societies, wherever possible, for the sound working of the co-operative societies.

2. With a view to bring about cordial relations between the co-operative societies of the past and the present producer-cum-consumers' societies and between the co-operators of the past and the present and with a view to grant amelioration to the people, this Conference unanimously requests the Government of Madras to constitute a sub-committee for the purpose.

3. This Conference is of opinion that, instead of encouraging co-operative weavers' societies in cities, they may be organised and developed in rural areas so that agricultural labourers may have a subsidiary occupation during the off season.

4. This Conference requests the Government to prepare a five-year plan, having regard to the prevailing conditions in Rayalaseema and to grant the appointment, free of cost, of one junior inspector for every five villages and thus help the reorganisation of the societies.

5. Whereas the present rates of interest are highly detrimental to the prosperity of agriculturists, this Conference requests that the free of interest loans, now disbursed by the Agricultural Department, be directed to be distributed through Central Banks. This Conference further resolves to grant loans upto Rs. 500 from the loans granted by the Government at 1 per cent interest to meet administrative charges.

6. This Conference opines that the abolition of the Primary Land Mortgage Banks, as recommended by the Rayalaseema Committee, is detrimental to the improvement of the movement and that the rates of interest cannot be brought down as is felt by the said Rayalaseema Committee.

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(6) In the interests of the agriculturists this Conference resolves to reduce the high rates of interest now collected by the Primary Land Mortgage Banks.

7. This Conference resolves that master weavers and dealers in yarn shall not be given places in the weavers' societies.

8. This Conference requests that arrangements for the speedy auditing of the accounts of the handloom weavers' societies be made immediately.

9. This Conference resolves to request, once again, the Madras Provincial Handloom Weavers' Co-operative Society, Madras, to start a co-operative spinning mill in Rayalaseema.

10. This Conference requests the Government to enquire into the grievances and the service conditions of the non-official co-operative employees in the Province and to formulate uniform service rules for ameliorating their legitimate grievances.

11. This Conference requests the Government to make immediate arrangements for research in the production of cheap cloth, by granting scholarships through the Madras Provincial Handloom Weavers' Co-operative Society.

12. This Conference requests the Government to grant sites, free of cost, to co-operative marketing societies for the construction of godowns for stocking agricultural products.

13. This Conference requests the Government to enact legislation warding off usurious trade in money-lending and banking business from coming into conflict with the co-operative business and thus help the progress of the co-operative movement for the prosperity of the people.

14. This Conference requests the Government to appoint a Committee to study the recommendations of the Sir Vijayaraghavachari Committee, Sir N. Gopalaswami Iyengar's Committee, the All-India Co-operative Planning Committee and the Gadgil Committee for making such recommendations to the Government as are beneficial to the Province.

15. This Conference is of the opinion that the recommendations of the Rayalaseema Enquiry Committee regarding the abolition of the Co-operative Central Banks is not conducive to the co-operative movement and that the Central Banks are indispensable for the economic stability of the societies in Rayalaseema.

Correspondence.

Distribution of controlled commodities.

For the distribution of controlled commodities in short supply which is the better agency in public interests? Is it the private merchant or the public co-operative distributive store. This issue calls for an immediate answer in our province. The merchant has no doubt to his credit, experience and skill in the trade. But working as he does under the urge of personal profit, and in the absence of the normal competitive market catering to and depending on the consumer's good will, the merchant will, naturally, buy and sell only for his own maximum gain lured by the example of war-time profiteers. The licensing rules as administered till now have not been sufficiently effective to prevent black-marketing by private traders. The Co-operative Agency working on the principle of each for all and all for each is obviously a better alternative, in spite of the comparative inefficiency of its staff and the serious handicap for the movement on account of the shortage of non-official workers and leaders of the requisite quality and the absence of an alert and active public opinion. In such a situation, the best solution is to give the first place to the properly working co-operative societies and only the second place to suitable private merchants. This exactly is the solution adopted by the Madras Cabinet as per G.O. 791-Food, dated 19-9-1946. But due to strong agitation by the vested interests of private trade and wire-pulling and internal disruption in the party machinery, the Madras Cabinet is being frightened and stampeded into a policy of appeasement of private trade interests. A recent order of Government to entrust the distribution of yarn and mill-cloth exclusively to private traders until May next is fairly illustrative of the prevailing distemper. The continuance of this policy of appeasement of the private trader to the prejudice of the consumer will be a serious menace to the co-operative commonwealth which is one of the major objectives of Congress policy. The situation is one of a serious challenge to co-operators and congress-men.

A. S. KUPPUSWAMI.

News and Notes

The XIV Andhra Provincial Co-operative Conference

The XIV Andhra Provincial Co-operative Conference was held on the 5th and 6th April, 1947, at Rajahmundry, under the presidentship of Sri Duggirala Balarama Krishnayya. Sri V. V. Giri, Bar.-at-Law, opened the Conference. Sri P. S. Kumaraswami Raja opened the Cottage Industries exhibition and Sri Bikkini Venkataratnam President of the Madras Provincial Co-operative Union, hoisted the Co-operative flag. The Village Industries exhibition was held for a period of one week from 30th March to 7th April 1947.

The Silver Jubilee Celebration of the Andhra Desa Co-operative Union

The Silver Jubilee of the Andhra Desa Co-operative Union, Ltd., Rajahmundry, was celebrated on the 5th April 1947. Sir S. V. Ramamurthi, Chief Secretary to Government of Madras, presided. The valedictory address was delivered by Rao Bahadur K. Subrahmanyam Naidu, Joint Registrar of Co-operative Societies, Madras.

The Hood Co-operative Institutes' Students' Union

The Students' Union of the Hood Co-operative Institute, Tanjore, was on *en fete* when the anniversary celebrations were held under the presidency of N. S. Arunachalam, Esq., I. C. S., Registrar of Co-operative Societies, Madras, at the Y. M. I. A. hall. After welcome addresses, one in English and another in Tamil, the Annual Report for 1946-47 was read. Rao Bahadur Sri O. N. Ramaswamy Iyer, M. A., Deputy Registrar (retired) unveiled the portrait of Dr. Syed Tajuddin Sahib, M. L. C., President of the institute. Sri P. Sankaranarayana Iyer, M. A., Government College, Kumbakonam, delivered the valedictory address stressing on the co-operative ideals and virtues and impressed on the rich synthesis of the economic and ethical aspects of the co-operative organisation. The Registrar, in his concluding remarks, drew attention to the need for betterment of co-operative education and how a B. Com. (Hons.) course with Co-operation, theory and practice, as optionals, is likely to come into force soon. After distribution of medals and prizes, the students put on stage two dramas, one in English and another in Tamil.

The Ootacamund Ladies' Cottage Industries Co-operative Society, Ltd.

The above Society was started on work on 18-3-47 in the presence of large gathering. Mrs. Nathan and Mrs. Master, in their introductory speeches, referred to the beneficial influence of women in the working of co-operative societies and the part women have to play in spreading and bringing into home the high ideals of Co operation. Mr. A. Venkatesan, Deputy Registrar of Co-operative Societies, explained to the audience the objects and working of the society and how by joining the society women can employ their

spare hours profitably by taking suitable cottage industries. He also announced regarding the subsidy given by the Madras Provincial Co-operative Bank towards employing a woman instructor by the society. The society was then declared open by Mrs. Carleston, wife of the District Collector, who exhorted all ladies to join the new society. She also distributed woollen yarn to the members of the society.

Report on the Cattle Marketing in India.

Cattle play an important role in the rural economy of the country and their contribution to this economy is estimated to be Rs. 1,900 crores annually, says the Report on the Marketing of Cattle in India, published by the Central Agricultural Marketing Department. The report gives useful statistical information regarding international trade in cattle, number of oxen and buffaloes in various parts of the country, mortality from contagious diseases, quinquennial export of cattle from India to foreign countries, average seasonal prices, trend of prices, and number of cattle used for cultivating land. Amongst the subjects discussed in the report are the breeding of cattle on scientific lines, co-operative marketing of cattle, the movement of cattle in India and the salvaging of dry cattle.

Cattle-Breeding.

As a result of indiscriminate breeding, Indian cattle are of inferior type, says the report. The majority of them does not possess the characteristics of any one breed. The scientific breeding and rearing of cattle up to the age of puberty has a great bearing on the market value of animals. The number of Co-operative Cattle Breeding Societies and the number of cattle owned by the members of these societies are very small in the country. In 1938-39, the number of cattle breeding farms in India was 53 and the Punjab was responsible for maintaining 57 per cent of the total cattle on these farms in British India. The report recommends the desirability of organising cattle breeding societies on a more extensive scale, particularly in the important cattle breeding tracts. To finance cattle breeding schemes, it is suggested that the possibility of levying a cess on slaughter, export of cattle and on the sale of cattle in shows and fairs in the various provinces and States should be explored.

Co-operative Cattle Marketing Societies.

The report further recommends the organisation of Co-operative Cattle Marketing Societies throughout the breeding tracts of the country. The absence of such societies obliges the producer to depend upon the money-lender and the broker to get him the maximum price for his cattle. The report states that Provincial and the State Governments should introduce a Cattle Market News service on an extensive scale suited to local conditions for the dissemination of marketing intelligence regarding the price, demand, supply, etc., of cattle in important markets. The report also recommends

the organisation of Co-operative Cattle Insurance Societies on a sounder basis than hitherto attempted.

Working of the Chingleput Dt. Co-operative Wholesale Stores Ltd., 1945-46.

The year under report was one of all round progress in the activities of the Stores. The number of members rose from 155 at the beginning of the year to 171 at the end of the year and correspondingly the share capital also increased from Rs. 1.57 lakhs to Rs. 2.20 lakhs. 39 Primary Co-operative Stores in the district were members of the Wholesales Stores. The Conjeevaram Co-operative Central Bank was financing the Wholesales for all its requirements. A sum of Rs. 9.35 lakhs was due to the Central Bank at the beginning of the year. The Stores borrowed during the year Rs. 18 lakhs as short-term loan and repaid Rs. 12.35 lakhs, thus leaving a balance of Rs. 15 lakhs as outstanding at the end of the year. The value of stock at the beginning of the year was Rs. 7.48 lakhs. Stock to the value of 127.88 lakhs was brought during the year and the total sales less returns amounted to Rs. 132.29 lakhs. The value of stock at the end of the year was Rs. 16.01 lakhs resulting in a gross profit of Rs. 6.25 lakhs. The Stores earned a net profit of Rs. 8.84 lakhs against Rs. 1.50 lakhs in the previous year. It had a reserve of Rs. 2.47 lakhs at the end of the year. The relationship between the Primaries and Co-operative Wholesale Stores continued to be cordial and the Primary Stores were loyal in purchasing their requirements from the Wholesale Stores. The Primaries were given facilities to purchase goods on credit upto five times the share capital invested by them in the Wholesales and no interest was charged on these balances. It also issued monthly trade circulars containing the prices of all commodities available with the Stores and such other information of common interest to the Primaries. The Stores thus had weathered through another year of its activity. Its success bears ample testimony to the efficacy of the co-operative method in solving the problem of food supplies during the period of acute food shortage.

Trade Unions Organise Co-operatives.

Following the active interest taken in the Co-operative Movement by the Trade Unions of the U. S. A., many of these bodies are now actually organising their own Co-operative Stores. The President of the world's largest trade union (the U. S. A. United Auto Works) recently announced that the organisation of Consumers' Co-operative Stores was to take priority in that body's educational campaigns. In one city the members of this Union have already launched a campaign to raise 30,000 dollars to open a Co-operative "Super-Market."

Circular.

No. D. 2886/4752.

Dated 11th April 1947.

Sub :—Rationing—Statutory rationing in urban areas—roll of co-operative stores in the scheme— progress for the half-year ended 31-12-46.

Ref :—Registrar's review D 13751/46S., dated 23-11-46.

1. *Punctuality* :—Progress reports were received in time from the Deputy Registrars, Bezwada, Guntur, Nellore, Rajahmundry, Ellore, Bellary, Coimbatore, Cuddalore, Ramnad, Mangalore and Kumbakonam only. The rest of the Deputy Registrars submitted them late.

2. *Wholesale distribution* :—As in the previous half year, the Co-operative Wholesale Stores in South Kanara, Chingleput, Kurnool and Anantapur districts continued to be the sole distributors of foodgrains under the statutory rationing scheme and were entrusted with the purchase, stocking and distribution of rice to all the rationed towns in their respective district. The Bellary Co-operative Wholesale Stores held the sole monopoly for distribution of rice throughout the district except the Sandur State, while it was recognised as one of the wholesale distributors for millets. The Trichinopoly Central Co-operative Stores was one of the two wholesale for rice and millets in respect of Trichinopoly-cum Srirangam rationed area and one of the six wholesale for wheat and wheat products. In respect of Karur rationed area it was the sole wholesaler for rice and wheat. The Co-operative Wholesale Stores at Cuddalore, Tuticorin, Guntur, Rajahmundry and Nellore continued to be the sole wholesale distributors for Cuddalore in South Arcot district, Tuticorin in Tinnevely district, Guntur towns in Guntur district, Ellore, Palacole and Peddapuram in West and East Godavari districts and Wallajah, Tirupattur, Vaniyambadi and Gudiyattam in North Arcot district respectively. The Co-operative Wholesale Stores at Cuddapah held monopoly for wholesale distribution of foodgrains in the towns of Cuddapah and Proddatur. The Co-operative Wholesale Stores in the Kistna, Madura, Chittoor and Coimbatore districts continued to be one of the wholesale distributors in one or more of the rationed towns in their jurisdiction. The Salem and Vizagapatam Co-operative Wholesale Stores alone still continue without being recognised either as sole wholesalers or as one of the wholesalers in their jurisdiction.

3. *Retail distribution* :—In 71 towns where rationing has been in force, the Co-operative institutions were running 671 out of a total of 3,009 ration shops on 31-12-46, the percentage of co-operative ration shops to the total number being 22.3 as against 23.6 during the last half year. The fall was apparently due to incomplete returns submitted. The Deputy Registrars are requested to see that all institutions submit the reports in

time and furnish complete information in future. During this half year, too, all the ration shops on Proddatur, Anantapur, Hospet, Tadpatri, Hindupur, Kurnool, Kasergode continued to be run by the co-operative stores in the respective towns. 50 per cent of the ration shops in the towns of Cuddalore, Chittoor, Adoni, Bellary, Nandyal, Udipi and Kollegal were run by the co-operative institutions and they secured more than 25 per cent but less than 50 per cent of ration distribution in the 15 towns as against 19 during the previous half year. Now that the Government have, in their Order No. 791, Food Department, dated 19-9-46, once again reiterated that their policy is to foster co-operative spirit and encourage co-operative institutions in all fields of activities, the co-operative institutions are requested to take full advantage of this policy and strive to run as many ration shops as they can efficiently undertake.

4. *Ration cards*:—The number of ration cards registered with co-operative institutions during the half year under review was 3.68 lakhs out of total of 14.51 lakhs as against 3.39 lakhs out of total 13.12 lakhs for the half year ended 30-6-46. The percentage of ration cards registered with co-operative stores to the total number of cards issued was 25.4 as against 27.4 in the previous half year. Though there is a slight increase in the number of cards registered the general progress in terms of percentage is not encouraging. For instance, the percentage is still less than 20 in the towns of Vizagapatam, Vizianagaram, Anakapalli, Chicacole, Madras, Chidambaram, Chingleput, Trichinopoly, Calicut, Tellicherry, Rajahmundry, Cocanada, Hospet, Adoni, Negapatam, Chirala, Ellore, Palacole, Dharapuram, Erode, Kodaikanal, Dindigul, Coonoor, Periakulam, Vellore and Bodinaikanur.

Notice to Non-members.

Sub: MADRAS JOURNAL OF CO-OPERATION—Subscription rate—
increase of.

This is to inform the Non-members of this Union, in view of high cost of printing and paper, the Executive Committee of this Union has been obliged to increase the rate of annual subscription from Rs. 4 to 6. Hence the Non-members are requested to remit the revised rate of subscription for Volume XXXIX (July 1947 to June 1948).

MADRAS, }
15th March 1947. }
V. VIYYANNA,
General Secretary and Publisher,
The Madras Provincial Co-op. Union, Madras.

Examination Results.

Results of the Madras Central Co-operative Institutes' Examination, January 1947.

List of candidates who have been declared to have passed the Madras Central Co-operative Institutes' Examinations, held in January 1947.

CO-OPERATION

Register number and Name of the Candidate. Name of the Centre.

Second Class :

1	H. Dakshinamurthy	... Anantapur
2	V. S. Venkateswarlu	... Anantapur
4	M. K. Mabu Rao	... Anantapur
5	K. Venkata Subba Rao	... Anantapur
9	B. Raghavendra Rao	... Anantapur
12	K. Ananthacharyulu	... Bellary
15	K. Nellakanta Rao	... Bellary
17	K. Subrahmanyam	... Bezwada
18	K. Venkateswarlu	... Bezwada
26	P. Lakshmana Rao	... Bezwada
30	G. Venkata Rao	... Bezwada
33	V. Madhava Menon	... Calicut
39	P. Madhava Menon	... Calicut
43	V. C. Radhakrishna Menon	... Calicut
44	V. Narayana Menon	... Calicut
55	S. Subba Rao	... Chingleput
57	P. Srinivasan	... Chingleput
58	V. K. Rajagopalan	... Chingleput
60	K. R. Gopala Pillai	... Chittoor
62	C. Narayanaswamy	... Chittoor
72	A. N. Ramamoorthy	... Coimbatore
77	H. Ramakrishnan	... Cuddalore
91	K. V. Deenadayalu	... Cuddapah
105	B. Sambasiva Rao	... Guntur
107	E. Mangacharyulu	... Guntur
108	D. Radhakrishnamurthy	... Guntur
109	T. R. Sridharan	... Kumbakonam
117	K. Mahadevappa	... Kurnool
130	M. A. Hussain Pillai	... Madras
132	P. S. Raghavendra Rao	... Madras
135	G. Devasigamani	... Madras
146	V. Viswanathan	... Madras
148	S. Devaraja Chetti	... Madras

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Register number and Name of the Candidate.	Name of the Centre.
Second Class :	
150 D. S. Jayasingh	... Madras
160 N. Pranatharthiharan	... Madura
161 S. Gomathinayagam	... Madura
166 G. S. Veeraraghavan	... Madura
167 C. B. Mani	... Madura
175 S. Ramanujam	... Madura
179 S. Venkataraman	... Madura
180 K. Ananthraja Malla	... Mangalore
187 P. Krishnamurthy	... Nellore
188 S. V. Subba Rao	... Nellore
189 S. Hutchi	... Ootacamund
192 G. Veerabhadra Rao	... Rajahmundry
202 V. V. Raghaviah	... Rajahmundry
207 P. Satyanarayanamurthy	... Rajahmundry
208 T. Kandaswami	... Salem
219 K. Kanagasundaram	... Tanjore
223 G. Venkata Rao	... Tanjore
238 L. Subramaniam	... Trichinopoly
239 S. Srinivasa Gopalachari	... Trichinopoly
270 P. K. Narayana Rao	... Coimbatore

AUDITING

First Class :	
160 N. Pranatharthiharan	... Madura
184 K. K. Appaya	... Mercara
239 S. Srinivasa Gopalachari	... Trichinopoly

Second Class :	
1 H. Dakshinamurthy	... Anantapur
5 K. Venkatasubba Rao	... Anantapur
17 K. Subramanyam	... Bezwada
18 K. Venkateswarlu	... Bezwada
29 M. Lakshmanachary	... Bezwada
31 G. Baliah	... Bezwada
34 C. P. Balakrishna Menon	... Calicut
38 E. D. Joseph	... Calicut
39 P. Madhava Menon	... Calicut
40 N. P. Karunakaran Nair	... Calicut
50 S. Raghunathan	... Chingleput
51 M. Santiago	... Chingleput
61 C. H. Sivaprakasam	... Chittoor
62 C. Narayanaswamy	... Chittoor

EXAMINATION RESULTS

Register number and Name of the Candidate.	Name of the Centre.
Second Class	
63 G. Dharmaraju	... Chittoor
65 T. Subbaraya Pillai	... Chittoor
72 A. N. Ramamoorthy	... Coimbatore
78 T. E. Srirangachari	... Cuddalore
81 V. Narayanaswamy	... Cuddalore
89 C. Subbanarasiah	... Cuddapah
90 Syed Mohiddin	... Cuddapah
93 M. Balanna Chetti	... Cuddapah
95 P. Narasimhulu	... Ellore
102 N. Ch. Joseph	... Guntur
103 G. Brahmiah	... Guntur
104 K. Dakshinamurthy	... Guntur
106 T. Satyanarayana Rao	... Guntur
107 E. Mangacharyulu	... Guntur
115 A. Sourimuthu Chettiar	... Kumbakonam
117 K. Mahadevappa	... Kurnool
118 P. Veligondala Rayudu	... Kurnool
123 K. M. Rangaswamy	... Madras
159 K. Muhamad Ghani	... Madura
167 C. B. Mani	... Madura
168 M. Alavuddeen	... Madura
177 B. Piramanayagam	... Madura
180 K. Anantharaja Malla	... Mangalore
181 B. Ramachandra Rao	... Mangalore
182 B. Thyambannakambaly	... Mangalore
183 K. P. Muthappa	... Mercara
186 A. Suryanarayana	... Nellore
187 P. Krishnamoorthy	... Nellore
192 G. Veerabhadra Rao	... Rajahmundry
196 N. Somasundara Rao	... Rajahmundry
205 K. Kotiah	... Rajahmundry
207 P. Satyanarayanamurthy	... Rajahmundry
219 K. Kanagasundaram	... Tanjore
223 G. Venkata Rao	... Tanjore
235 S. Ramachandran	... Tinnevely
237 J. Thomain Cruz	... Tinnevely
238 L. Subrahmaniam	... Trichinopoly
245 E. Subramaniam	... Trichinopoly
254 David Gnanamanickam	... Vellore
265 G. V. Satyanarayana Raju	... Vizagapatam
267 W. Seshachalam	... Vizagapatam
268 T. Mallikarjuna Rao	... Vizagapatam
269 P. Hanumantha Rao	... Vizagapatam

BANKING

Register number and Name of the Candidate.	Name of the Centre.
First Class :	
128 T. Sundararajan	... Madras
Second Class :	
1 H. Dakshinamurthy	... Anantapur
6 P. Pakeera Reddi	... Anantapur
11 T. Veerabadriah	... Bellary
15 K. Neelakanta Rao	... Bellary
17 K. Subrahmanyam	... Bezwada
18 K. Venkateswarlu	... Bezwada
20 V. Sankaran	... Bezwada
23 R. Venkambhotlu	... Bezwada
24 R. Hanuman Singh	... Bezwada
27 R. Sreeramakrishna Rao	... Bezwada
33 V. Madhava Menon	... Calicut
39 P. Madhava Menon	... Calicut
40 N. P. Karunakaran Nair	... Calicut
45 V. C. Radhakrishna Menon	... Calicut
51 M. Santiago	... Chengleput
53 Hassan Muhammad	... Chengleput
61 C. H. Sivaprakasam	... Chittoor
62 C. Narayanaswamy	... Chittoor
63 G. Dharmaraju	... Chittoor
72 A. N. Ramamoorthy	... Coimbatore
77 H. Ramakrishnan	... Cuddalore
79 K. Adimoolam	... Cuddalore
99 B. Sreenivasa Rao	... Ellore
102 N. Ch. Joseph	... Guntur
109 T. R. Sridharan	... Kumbakonam
114 V. Subramaniam	... Kumbakonam
115 A. Sourimuthu Chettiar	... Kumbakonam
121 E. Narayana	... Kurnool
123 K. M. Rangaswamy	... Madras
134 V. A. Vasulingam	... Madras
135 G. Devasigamani	... Madras
153 L. J. K. Swamykannu	... Madras
159 K. Muhamad Ghani	... Madura
167 C. B. Mani	... Madura
168 M. Alavudeen	... Madura
175 S. Ramanujam	... Madura
178 A. Karnppnnan	... Madura
179 S Venkataraman	... Madura

Register number and Name of the Candidate.	Name of the Centre.
Second Class :	
180 K. Ananthraj Malla	... Mangalore
187 P. Krishnamoorthy	... Nellore
190 V. K. Srinivasan	... Ootacamund
191 V. Srinivasan	... Ootacamund
193 V. Peravadhanulu	... Rajahmundry
196 N. Syamasundara Rao	... Rajahmundry
209 Khadir Mohideen	... Salem
223 G. Venkata Rao	... Tanjore
226 N. Ramaswami Reddiar	... Tinnevely
234 S. Mookan	... Tinnevely
235 S. Ramachandran	... Tinnevely
239 S. Srinivasa Gopalachari	... Trichinopoly
244 M. S. Sundara Mahalingam	... Trichinopoly
249 A. Sadanandam	... Vellore
253 T. Narayana Marar	... Vellore
257 A. V. Ganesan	... Vellore
259 D. Rangabashyam Naidu	... Vellore
264 A. Sattyanarayana Rao	... Vizagapatam
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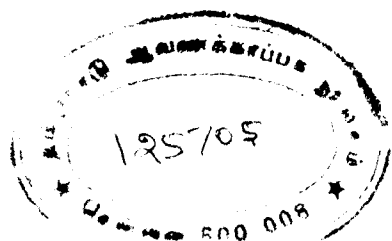
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